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From the Author.

THE

PRESENT CRISIS

OF

CHURCH EDUCATION.

WHAT IS TO BE DONE ?

BY THE

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THE CRISIS OF CHURCH EDUCATION.

WHAT IS TO BE DONE ?

TO THE EDITOR.

SIR,—The Government Education measure is now an accomplished fact. It is clearly, therefore, our duty, not only as good citizens, but also as good Christians and Churchmen, to look the matter calmly and courageously in the face, and to consider, in an earnest and practical spirit, what we can do to make the working of the measure most conducive to its truest and best purposes.

And, of course, there can be no doubt that we are all bound to do our best to co-operate with the Government in its endeavours to secure for every child in the country such a good and efficient secular education as he may need for the purposes of this life. It is, however, surely not less our duty, but even more so, as good Christians, to do what we can towards supplying to all who will accept it that higher culture which is meant to fit them for another and a better life. Moreover, as true and loyal Churchmen, it plainly behoves us to take care that the children of our own communion shall, if possible, be provided with good schools, which have not only the advantage of a generally sound and healthy religious tone and atmosphere, but which also afford to the children the fullest available means and opportunity for receiving distinctive and definite Church teaching.

Now, I believe that all this comes, and was expressly intended by the Government and the Legislature to come, within the scope of their new measure. I do not, of course, mean to say that Parliament sought directly to provide for Church teaching, or, indeed, for any other specific form of religious teaching, in that measure. With the extreme diversity and even sharp conflict of religious opinion that prevails in this country, one cannot well see how it would be possible for Parliament to give its direct support to any system of distinctively religious education. But it has done, perhaps, the best thing that could have been done, under the circumstances, in the interest of such education. It has given its solemn ratification to that system which was adopted some twenty or thirty years ago, and has been ever since acquiesced in, as the best, if not the only practicable, solution of the difficulty;—a system, under which the State, without in the least compromising its religious neutrality, is able, in the way of contracts, to put out its own proper work of secular education to those who, by universal consent, are the fittest persons to supply the religious, and who can thus most appropriately add the religious to the secular, in the cases of children whose parents are willing that they should receive it.

I do not think there can be the smallest doubt that Parliament, in passing the late measure, deliberately intended to give its ratification to the system referred to. This view of the measure, indeed, seems to have been generally accepted by its friends and opponents alike, in both Houses. The Act, too, indirectly* authorised a more liberal

* It is true that the actual clause in the Bill (82) relating to this subject, does but provide *directly* that the annual grant shall *not exceed* the whole amount of the income which a school derives during the year from other sources. But, of course, this clause must be interpreted by the discussion to which it gave rise in Parliament, as well as by the promised minute of Privy Council, of which Mr. Gladstone gave notice at the same time.

scale of annual grants than has hitherto been usual under the system ; besides having allowed a certain amount of time and scope for its further development. Moreover, it is evident throughout that the measure contemplates all its own new machinery as merely supplementary to the old, and as, in fact, only available where the old shall have failed to occupy the ground.

I have spoken of the present system as one of contract. I admit, however, that it has not been consistently recognised and treated as such, in times past, either by the public generally, or even by the contracting parties themselves. It has been the fashion, indeed, on all sides, to speak of it as the “denominational” system. But, even if there may have been some sort of excuse for this title, it must be admitted, I think, on the smallest consideration, that it is a very objectionable one. For, besides being a barbarism, as Mr. Gladstone so justly observed, it is also a positive misnomer. From the very first there have been, under the operation of the system, certain schools—the British Schools—which, though *quasi* religious, could in no sense be called “denominational,” as they cannot be said to belong to any religious denomination whatsoever. And again, under the future administration of the system, even purely secular schools are to be admissible, if any persons are found willing to establish such schools under it. Then, further, the term is very objectionable, from its having given occasion, or at least countenance, to a very mischievous as well as childish fallacy. Many persons, indeed, have allowed themselves, on the strength of this name, to maintain that the State is in the habit, under the system, of paying the Church and other religious bodies for teaching their own peculiar religious tenets to the children

of their schools ; whereas, in truth, the very reverse of this may be said to have been the case. For, under this system, the State has really been getting its own proper and now recognised work of secular education done for it in the Schools, at some thirty or forty per cent.,* and even sometimes more than this, below the inevitable cost of the work. And this large expenditure is undertaken by the school-managers and their friends for the sole object of being able to throw in the religious teaching as a gratuity. So that, in point of fact, the State, instead of having paid anything to them for teaching religion, has literally been imposing upon them a fine of something like thirty or forty per cent., and often more, for the mere privilege of being permitted to give the religious instruction in their schools for nothing.

There can be no doubt, however, that, under the new Act, the system is more consistently recognized and dealt with as one of simple and ordinary contract. For, in the first place, the Legislature has, by the Act, distinctly and formally declared its acceptance of the work of secular education, as its own proper business and duty. And then, proceeding upon this assumption, it has enacted that, in all the future relations and dealings of the Government with the managers of religious schools, cognizance shall only be taken by it of the secular instruction given in those schools, and that this, and this alone, shall be in any sense paid for by the

* These figures, indeed, represent, *at the lowest*, the amount of pecuniary liability which the managers of religious schools have to take upon themselves, in the building and maintenance of them, over and above the sums usually contributed in the way of Government grants and children's pence. And this liability they must, of course, meet in the best way they can ; *i.e.*, first by collecting as much as they are able, in voluntary subscriptions from their friends, and then by making up the deficiency out of their own pockets. For a fuller explanation of this point, if desired, I may refer the reader to p.p. 13—15 of my published letter to the Bishop of Ely on "National Education and the Conscience Clause." (Longmans.)

State. Then, again, by having authorised an increase of fifty per cent. upon the annual grants to the schools, it has provided that the managers shall be at any rate *more* adequately—though still, in most cases, by no means adequately—paid by the State, for the actual cost of the secular education given by them on its behalf. And lastly, it has placed the school-managers, in another respect, more consistently in the position of contractors with the State, by providing that, like other contractors, they shall hereafter be paid for their work only when it is actually done, and not, as they have hitherto to some extent been paid, beforehand, in the shape of preliminary grants towards the supply of buildings and other apparatus necessary for carrying on their work; though, on the other hand, they will, of course, be permitted, as any other contractors might be, to reckon an annual rent for the use of their plant as forming just so much of the actual cost of the work, when done; and will be paid for it afterwards by the Government, in its proper proportion, as such.

Now I cannot help thinking that this clearer recognition, on the part of the Legislature, of the present system as one of simple contract, is likely to be productive of the greatest possible advantage, not only in the interest of religion and of the Church, but also in that of political justice and common sense.

And, in the first place, it is likely to be of great use in bringing out more clearly before the public mind this truth—that, even if the present system is, as we believe it to be, eminently favourable to religious action in our public elementary schools, it is also at the same time peculiarly in harmony with the principle of religious neutrality on the part of the State. The system, indeed, gives the fullest

possible liberty to school-managers to have any form of religious belief that they may choose taught in their schools, *i. e.*, to children whose parents are willing to have them so taught; while, on the other hand, it entirely relieves the State from every shadow of responsibility as to such teaching. Supposing, however, that Parliament, instead of accepting that system, had adopted the course which was recommended—I might almost say, dictated—to it, by a party who are in the habit of appropriating to themselves the exclusive credit of upholding the principle of religious neutrality; and supposing that it had resolved, in opposition to the clearly pronounced opinion of the country, to force upon us a universal system of purely secular education, are we to be told that, in adopting such a course, Parliament would have been maintaining an attitude of religious neutrality? Would it not rather have been taking the field as a positive belligerent and aggressor, in the interest of irreligion and infidelity?

But, again, secondly, I think it can hardly fail to be seen that the contract system, frankly acknowledged and fairly carried out as such, is in remarkable keeping with the true doctrine of religious equality. Under this system, as it is for the future to be administered, it will be open to any individual or association of individuals whatsoever, religious or otherwise, to accept a contract from the State for educating any children whose parents may be willing to entrust them to their care. None, I suppose, need be excluded from its acceptance, either on religious, irreligious, or any other grounds. Even those ardent Nonconformists of whom Mr. Miall claims to be the special organ and representative, and who, as he would have us believe, are so deeply enamoured of a purely secular educa-

tion, that they are afraid of having it tainted by the smallest contact with any sort of religion, whether their own or other people's—even these persons may, if they choose, set up purely secular schools, under the system of contract, for the benefit of such parents as may care to make use of them. And, if it could only be made quite certain that all the various classes of school-managers contracting with the State were, in every case, equally, and at the same time adequately, paid by it for the secular instruction given in their schools on its behalf, I do not see how anyone could possibly impugn the arrangement on the score of religious equality. Let us suppose, however, that Parliament had seen fit to adopt the plan—suggested to it by some professed advocates of religious equality—of grossly and systematically underpaying the managers of religious schools for the work done by them on behalf of the State, and of doing so on the sole ground that their schools were religious schools; this surely could not have been called true religious equality, but might have been more fitly described as monstrous and scandalous irreligious inequality.

But, in the third place, I think also that it can scarcely fail to be observed how admirably the contract system is in keeping with the truest principles of religious liberty. It leaves people, on every side, absolutely free. All that they have to contract with the State to do, is to give efficient secular instruction in their schools, and they are left quite free to do this in any way that they choose, with regard to religious teaching; so that they only do it in accordance with the wishes of parents. They may do it, indeed, either with or without adding religious teaching, as they think best. But, if we look to that other alternative to the contract system, which I believe to be the only logical alternative, and which

would rigidly exclude every kind of religion whatsoever from all our elementary day-schools—I cannot conceive that it can ever be thought in true accordance with liberty of any sort, religious, irreligious, or otherwise. It seems to me, indeed, that it can only be regarded as a wicked and godless tyranny.

But now, to come to that great practical question, which is, of course, to us Churchmen, a pre-eminently vital one,—What can be done, in the interest of the Church, towards extending the contract system? How can we best avail ourselves of the short time that remains to us for its further development?

And it is but a short time that is left to us for this purpose. And, if we fail within that period to supply good Church schools where they are still wanting, the Government will, of course, be bound to step in and enforce the establishment of Educational Boards in such places, and these boards will then be compelled to supply the deficiency by rate-supported schools, which in no case certainly can ever be Church schools, properly speaking, and which may even not be religious schools, but from which, at any rate, the new Act expressly excludes all religious formularies, all creeds, all catechisms, and, as I presume, too, all catechetical teaching; for I do not see how such teaching can well be given without the use of some sort of recognized formulary, printed or *viva voce*, as its basis.

I cannot help thinking that many Dissenting congregations will be wise enough to take advantage of the opportunity that still remains to them of founding contract schools for the children of their own people; for it seems to me utterly inexplicable that devout and earnest Nonconformists should not wish to have their children educated, not only

religiously, but also in accordance with their own religious belief. But, if they have to depend only on the new rate-supported schools for the education of their children, they will find the religious character of the education given there to be, at the very best, exceedingly precarious ; while, on the other hand, if they should have to avail themselves of the other alternative, and to send their children to Church or other religious schools, where they felt it their duty to claim for them the protection of the Conscience Clause, the children would, in that case, have literally no religious instruction at all given to them,—at least in their week-day school.

It has always struck me that, if the contract system had been placed upon a more liberal, not to say more just, foundation, and if the payments made by the State for the secular education given in contract schools had been more equal to the necessary cost of it, so as to have put the establishment and maintenance of such schools more within the reach of poor people, instead of its having been, as heretofore, only possible to those who were comparatively rich—this would have been an immense boon to the Dissenting communities generally ; greater, even, than it would undoubtedly have been to the Church of England. And I could not help thinking, when I observed lately how some of the more earnest and thoughtful members of those bodies were to be seen joining with secularists and political Dissenters in their fierce onslaught upon the contract system, and especially when one heard them helping to swell the outcry against the Government for wishing to adopt a more just and liberal policy towards that system, that they could have been very little aware of what they were really doing, even in respect of their own religious party interests.

It is to be hoped, for the sake (as I think) of the Church, as well as of themselves, that some of them, at least, will try and set contract schools on foot for their own children. I observe, from the reports of the Wesleyan Conference, that several of the more influential members of that body are contemplating the establishment of such schools, not only in the large towns, but also in country villages. And I am really of opinion that such a movement would be advantageous to the Church, as well as to the Nonconformists themselves. It would surely be preferable to having large numbers of children claiming admission to Church schools, under the protection of the conscience clause. For, besides the obvious undesirableness of having the children educated without any religious teaching, as they must be in such schools, under that provision, there is this further objection—that they would swell the number of those for whom Churchmen will have at once to provide school accommodation, in order to obviate the necessity for educational boards and rate-supported schools. But, by swelling this number, they will obviously increase the expense of providing the needful complement of Church schools, and so will add greatly to the already enormous difficulty of this undertaking.

And, assuredly, the undertaking will be a most gigantic one, even under the most favourable circumstances; *i.e.*, supposing that we have to do no more than provide really good schools for all the children of our own communion, in every parish throughout the country where such schools are not already in existence. For, though few parishes, comparatively speaking, are without a Church school of some sort, there are, I fear, if one may

judge from our own neighbourhood,* an immense number, throughout England, in which the room or building used as a school is utterly unfit for the purpose, and will most certainly have to be replaced by a better one, if it is to satisfy the requirements of the new Education measure. The rooms are, in many instances, miserably poor, low, small, ill-lighted, ill-ventilated, and not affording even half the area or cubic space† that the Government will insist upon, as necessary for the number of children that will have to be educated in them, under the provisions of the new Act.

I do not, of course, mention these deficiencies with the slightest idea of disparaging the efforts of the clergy and other friends of Church education in the parishes referred to. For I know too well that their schools, even such as they are, have often had to be carried on amid great difficulty and discouragement, and at a very considerable personal sacrifice on their own parts. But the real facts of the case must be looked fully and firmly in the face, if any effectual remedy is to be applied.

And what is that remedy to be? How, indeed, is the mere erection of suitable school-buildings to be accomplished in every parish where such will be necessary? And how, too, is all this to be done *at once*, as it must be, in order to be of any avail, in obviating the otherwise inevitable School Boards with their rate-supported schools? And, in estimating the vastness and difficulty of this under-

* In this Deanery (Thedwastre) there is not a single parish in which the Church has not a day-school of some sort. But there can be little doubt that half the schools, or thereabouts, will be pronounced unsuitable, and will have to be replaced by new ones. †In the whole Archdeaconry (Sudbury) containing about 220 parishes, there are only 20 that are altogether without day-schools.

† The area required for the floor of a school will probably be at the rate of eight square feet per child, and the cubic space within the room at the rate of eighty cubic feet.

taking, it is further to be remembered that, after December 31, 1870, no more grants can be made from the Privy Council Office towards the building of schools. So that, after that time, the whole amount required for the purpose must be raised from private and voluntary sources. What, then, is to be done, under such circumstances ?

Well, first of all, I would say, let every parish that is able to do so, by all means put itself at once into a position to apply to the Privy Council Office for a building grant before it be too late. For though such a grant will probably at the outside, do no more than cover one-fourth of the whole cost, it will obviously be a great help, as far as it goes, and will involve the school in no future liabilities,* beyond that of submitting to Government inspection, which it will in any case have to undergo, as a condition of receiving an annual grant.

But it is to be observed that, before any parish can put itself into a position to apply to the Government for a building grant, it must have first secured from other sources a promise of the remaining three-fourths of the sum required. Now, if the proportions had been inverted, and if the raising of one-fourth had enabled the school founders to apply for and receive a grant of the other three-fourths, there might perhaps have been some reasonable chance of the thing being done. But, even with the aid of contributions from the National Society, as well as from Diocesan and other extra-parochial sources, it will still be found impossible for many parishes to raise anything at all approaching the larger fraction. I

* I think there can be little doubt that some new and perhaps indefinite forms of liability would have been incurred by the receipt of a building grant, if such grants had been continued under the new Act. Something of this kind seems to be vaguely indicated by clause 86 of Mr. Forster's original Bill.

have know cases, indeed, in which, after the most strenuous efforts, they have fallen very, very far short of the sum required, and then had at last to give the thing up in despair, and to fall back upon the use of their miserable old cottage schoolroom as before. Where the landowners of a parish are unable or unwilling to help, it is very often no easy matter to raise as much as (perhaps) several hundreds of pounds, from the pockets of the clergyman, and a few tenant-farmers who have only a yearly occupation of their farms. What, then, can be done in such cases? And I fear that, in the *rural* districts, they are a very numerous class indeed.

We know pretty well how the difficulty of school-building would be met in such places, if an educational board came to be established there, and if the board had to found a rate-supported school, under the provisions of the new Act. They would be able to borrow the requisite sum from the Commissioners acting under the Public Works Loan Act, on security of the school-rate, at $3\frac{1}{2}$ per cent. interest, with the liberty to extend the repayment of the principal sum over a period of fifty years, in equal yearly instalments; this being equivalent, as Mr. Forster calculates, to an average annual rent, for fifty years, of $4\frac{1}{2}$ per cent. The plan, indeed, is very much like that by which incumbents of parishes are enabled to get loans from the Queen Anne's Bounty Office, for building or enlarging their parsonage houses.

But is it not possible to set on foot some system of loans, not altogether unlike these, for the purpose of helping poor parishes to build Church schools? Perhaps it would not have been very unreasonable to hope that the Government might be prepared to

make such loans * with good security, and on fair conditions, when the money was only required to enable the borrowers to enter into contracts with itself for doing its own work. But, whatever might be said in favour of such a scheme, there is certainly not now the least likelihood of its ever being realized. And, besides, one cannot help seeing that, if even the suggested loans had been available, they might have been very uncomfortably, though very unreasonably, pleaded in Parliament by the enemies of the Church as a ground for preventing the schools from being used, under any circumstances, for other than school purposes. It is better, therefore, perhaps, on the whole, that school-building loans, if practicable at all, should come from purely voluntary and private sources.

And I believe that there are hundreds, and even thousands, of persons who are quite unable to give any large sums for building schools, whether in their own parish or elsewhere, but who would gladly lend their money, at moderate interest and on fair security,† for the general purpose of building Church schools, if only there were some well-established medium through which such loans could be conveniently received and applied.

And does it not seem that the National Society is eminently fitted to be at least one such medium? Its special work is to aid and facilitate distinctively Church Education. Why, then, should it not rise to the emergency, and prepare itself to render the

* I ventured to suggest something of the kind in my letter to the Bishop of Ely (before referred to) on "National Education and the Conscience Clause." See page 26. I have always thought, indeed, that the plan of Government loans was more sound in principle than that of building grants.

† There was never, probably, a time in the financial history of this country, when so much money was literally waiting for good and safe investment, as at the present moment.

assistance which is so peculiarly needed at this particular moment? I would venture to propose that it should at once constitute itself a banking establishment for school-building purposes, and that it should immediately make known its readiness to accept loans from private persons, at, say, four per cent., with the object of making advances, at the same rate of interest,* to intending founders of new Church schools. I believe there would be quite people enough ready to respond to its call, and to lend their money to the Society, with such security as I shall hereafter indicate.

Assuming, then, that the National Society would in this way have sufficient funds at its disposal for the purpose, I would suggest the following general outline, as to the mode of procedure :—

When any intending founders of a Church school should have provided themselves with a freehold site and, say, one-fourth† of the sum estimated as requisite for building and fitting up the school, let them then vest the same in two or more responsible trustees. It is desirable, I think, that the trustees should be a distinct body from the founders and managers of the school; though the two bodies might, of course, include to some extent the same individuals upon their respective lists. The trustees should then be considered in a position to apply to

* I have suggested four per cent. as the rate of interest which should be paid by the National Society to persons lending their money to it, and received by the Society from the school-trustees for its loans to them. And this will seem, perhaps, to assume that the Society should do all the banking business proposed to it for nothing. It should be remembered, however, that the Society has, and will no doubt continue to have, from subscriptions and other sources, a very large income, which would do far more than cover all its working expenses. And I am presuming that in future it will not be called upon, as heretofore, to make building grants to schools, and scarcely even, perhaps, contributions towards their maintenance, except it be in the way of books, stationery, and such like things.

† This proportion is only suggested hypothetically. A larger or smaller fraction might be adopted in each particular case, according to the resources of the school-founders, and the discretion of the National Society.

the National Society for a loan of the remaining three-fourths of the sum required, on a mortgage of the school premises.

As soon as the school should be built and ready for use, a certain sum ought to be agreed upon between the school-managers, the trustees, the Privy Council Office, and the National Society, as a fair annual rent for the school; not, however, including the cost of repairs, which should be done, when necessary, by the managers, as they would be in the case of any ordinary parish school. The rent should then be paid yearly by the managers to the trustees, and should be reckoned by the former as a part of the annual working expenses of the school. And, as such, I have the best reason—indeed, I may say the best *authority*—for believing that it would be allowed and paid for, in its due proportion, in the annual grant from the Privy Council Office; just as, no doubt, the annual charge upon a rate-supported school, payable to the Public Works Loan Commissioners, would (being a species of rent) be considered as part of its annual expenses, and would be allowed for, in similar proportion, in the annual Government grant to that school.

The rent of the new Church school would, of course, if at all adequate and fair, do more than cover the interest on the mortgage to the National Society, and would probably leave in the hands of the trustees each year a residue of at least two per cent. on the amount of the loan; which I should propose to have paid by them yearly to the Society, towards a sinking fund for the redemption of the mortgage.

I will illustrate my proposal by an example. Suppose, then, a school to be projected, the building of which is to cost £400, and that £300, or three-

fourths of that sum, is to be borrowed from the National Society. The rent of the school, with the site, ought to be worth £20, or at the rate of £5 per cent. on the *entire* cost of building. But only £12 of this sum would be required by way of interest, and the remaining £8 would, therefore, be available towards the proposed sinking fund. But if £8 were thus paid each successive year to such a fund, and were credited by the Society to the school-trustees, cumulatively, at compound interest, it would make comparatively rapid work of the extinction of the debt.*

I should think it best to keep the rent at a fixed sum (that sum being a reasonable one), and should then regard both the annual instalments of principal, and also the interest, as being always the same; reckoning the former as if accumulating at compound interest. But this would be, of course, only a way of representing the accounts, as between the trustees and the National Society; though, as it seems to me, it would be the most convenient way.

There would, obviously, be no necessity for the instalments of the principal, after they had been repaid to the Society in each case, to *remain* in its hands. The money, indeed, having done its work, might be at once returned to those who had originally lent it to the Society—returned in such order and amounts as best suited the joint convenience of the lenders and of the Society.

But, perhaps, some one will ask, and not unnaturally—I have had the question put to me more than once, by persons to whom I have mentioned the scheme—what show of security would you have

*The extinction of the debt, indeed, would be effected, at this rate, in less than twenty-four years.

to propose that should induce people to lend their money to the National Society for such a purpose?

I answer, first, there would be the security of the school building and premises, as freehold property. And this would be, I suspect, a far more valuable security than it might at first sight appear to be. For so long as the property continued to be employed as a contract school, it would probably remain at least as valuable as at the first. But, even supposing it to fail in its character as a contract school,—since it must in that case be replaced by a rate-supported school, and as the Educational Board, by whom the latter would have to be established, would in all likelihood consist, to some considerable extent, of the same individuals that had formed the original body of school-managers, not to say trustees, it is almost certain, if the site were well chosen in the first instance, as of course it ought to have been, that the new Educational Board would be only too thankful to adopt the old school premises, with all their remaining liabilities.* And these, it should be remembered, would by that time have become more or less reduced, by means of the sinking fund already referred to.

And this brings me to the second item of security; viz., this same sinking fund itself, which would, of course, be yearly growing in value, till at length it had become sufficiently valuable to emancipate the property entirely from all its obligations.

And yet, while these obligations were being thus gradually extinguished, through the yearly growth of the sinking fund, it should not be forgotten that the freehold of the school would continue to be,

* Or, the school might, perhaps, be *hired* by the Educational Board, for use as a rate-supported school on week days; the trustees reserving the right to have it used on Sundays and at other times for Church purposes.

as at first, pledged to its *full value* for any debt upon it that might still remain unliquidated, even to the very last shilling of such debt. Supposing, therefore, that the market value of the freehold were not perhaps, in the first instance, quite sufficient of itself to cover the charge upon it—this charge, however, being, as we have assumed, *only three-fourths* of the cost of the *building*—it is obvious that the time would very soon arrive, when it would become sufficient, and more than sufficient; and when, consequently, the security for the loan would have grown to be the very best of all securities, *viz.*, that of a simple mortgage on real property, of more than adequate value to cover all its liabilities. And, as the whole of the proposed loans must be effected at once, to be of any avail, it will be seen that, in a few years, the whole of the suggested Loan Fund would be secured in this ample manner.

Perhaps, too, it might be arranged that the National Society should have a lien, to the extent of the proposed rent, upon the annual grant from the Privy Council Office, and that this sum should be paid, *directly*, every year, from the Office to the National Society, instead of the rent being paid by the school-managers to the trustees, and by the trustees to the Society, as before suggested.

Then, as a further security, there would be the personal liability of the school-trustees, who, I presume, in accepting the office of trustees, would be held to have made themselves responsible to the National Society for any deficiency that there might be in the value of the other securities.

Now, all these securities would be available to the National Society, in the first place, as against the trustees of each school. But they would also be available, indirectly, through the National Society,

to the persons who had lent their money to the Society, for carrying on its business of loans to the school-trustees.

These persons, however, as I conceive, would have, besides the securities already named, another and a direct security, as against the National Society, in the personal liability of its own trustees. For I suppose these gentlemen would be responsible to the parties who lent their money to the Society, just as the school trustees would be to the Society, for its advances to them. And one can hardly imagine a guarantee that could be more assuring and trustworthy than that of such persons as have usually been, and are likely hereafter to be, the trustees of that Society.

In speaking of the securities that would be available to persons who might lend their money to the National Society, I have, of course treated the question as if it were simply one of hard business between debtor and creditor. I have, in fact, purposely left out of sight those higher considerations of Christian duty and Christian philanthropy, which, as we know, will often induce people to run a certain amount of risk, when they feel that they are doing so in the service of God, and the interest of His Church. If I had thought that there were any risk in the case before us, I might perhaps have ventured to suggest such considerations, to those who needed to have them suggested. But here, as it strikes me, they would be, on every account, simply out of place.

In suggesting that the National Society should make itself the medium of effecting loans to the founders of new Church schools, I do not, of course, mean to say that it should be the sole medium for such a purpose. It is, perhaps, the fittest of all existing bodies for doing the work; but there are

kindred, though subordinate, organizations which might very well give their help in carrying it on. It is quite possible, too, that the National Society might decline altogether to take any part in it. And then, of course, it would be necessary, if the work is to be done at all, to find some other agency for doing it. In any case, however, whether the National Society would move in it or not, I cannot help thinking that our various Diocesan Church Education Societies could, and perhaps would, contribute their assistance in carrying out some scheme of the kind. And possibly, too, those lesser organizations that are established for promoting Church Education in particular Archdeaconries might be found willing to undertake the work, on a smaller scale and within their own proper domains. *E. g.* the Church Education Society of our own Archdeaconry (Sudbury) might perhaps be induced to enter upon such an undertaking. And, if some of the more active and influential of our lay brethren, among the class of tenant-farmers, as well as of landowners and others, would but throw themselves heartily into it, there would, I am sure, be no difficulty in finding among them such a body of managers and trustees as would at once inspire, on all hands, that implicit confidence, without which, of course, such a work could not possibly be carried on with any vigour or good effect. But more than this, I think it not unlikely that, in some places, there might be private persons who would be willing to lend their money *directly* to the founders of particular schools, in which they happened to feel a special interest.* Still, it would, no doubt, be much more convenient, upon the whole,

* It is, perhaps, possible that, in some places, private persons might be found willing to build schools on their own responsibility; retaining the property of the schools in themselves, and charging a rent for the use of them. But such cases are not likely to be so numerous as to meet all the necessities of the present crisis.

to have such loans effected through some central organization, and on a large scale, so that when the money had to be repaid to the original lenders, it could in such case be remitted in one total sum, instead of being returned to them, as it would be in the other case, in yearly dribblets, with the interest.

This system of loans is, I think, calculated to be of immense value in enabling the Church to grapple effectually with that gigantic undertaking which is just now so urgently pressing its claim upon the zeal and devotion of her members. It is, in fact, the very specific, as it seems to me, for meeting the great crisis of Church Education at which we have arrived. And I doubt whether it can possibly be met in any other way, unless, at least, we are prepared to give up the whole work of Church education in day-schools, as impracticable and hopeless, and to acquiesce in the (as I think) most undesirable, as well as more costly alternative of Education Boards and rate-supported schools.

And, doubtless, the burden of establishing new Church schools may be very much lightened in some cases, by carefully avoiding unnecessary expenditure in their erection. *E. g.*, there is often no need at all to have a teacher's residence attached to the school. And, in many instances, where such a residence might seem to be very desirable, the building of it could easily be deferred for a few years, till the debt upon the school had been somewhat reduced. And I may perhaps be allowed to suggest, too, that, in building the school itself, it would be well to provide for the possible conversion of it to some other use, in case of its having to be sold, at a future time, for other than school purposes.

But all that I have as yet said refers to meeting the difficulty of building new schools. And I shall

probably now be asked the question—How are we to provide for the maintenance of our schools, when we have got them built? It has been hard work enough, people will say, to carry on our old schools, even in the poor way in which they have been carried on hitherto. But now you would saddle us with the fresh burden of a perpetual rent for our school, or at least something like it, not to speak of other as yet unforeseen liabilities. And this, too, after we have had the task of raising one-fourth of the building fund, out of our own pockets, to begin with.

But it seems to me that persons who reason in this way overlook the great probability, and I might almost say moral certainty, of two new and very important sources of future income to their schools.

In the first place, they may, I think, reasonably look for a considerable increase in the amount of their yearly subscriptions, from people who have never, perhaps, helped them hitherto, but who will now be only too glad to do so, rather than have to make a much heavier contribution to a new School Board, in the form (probably) of a threepenny rate upon the whole rateable value of their occupation.

And, in the second place, with their new schools, if they are but efficiently worked, they may expect a yearly grant from the Privy Council Office, to the possible extent of one-half, towards their yearly expenses, including even the new item of rent for the schools.

But these two sources of additional income, combined, will make an immense difference to their means of carrying on their schools.

But then, I shall perhaps be asked,—How are people, even if they get their schools efficiently worked, to obtain the annual grant from the Government, unless they have, according to the established code, a master

or mistress with a Government certificate? And, if they have to get such a master or mistress, they will in that case have to pay so much larger a salary than before, that this will more than swallow up all their increase of yearly income.

Well, if the Government should go on still refusing an annual grant to every school that is not conducted by a certificated master or mistress, it will have to limit its grants within a very narrow compass, and to deny them, in many instances, even to the new rate-supported schools of its own creation. For it would, of course, be simply impossible, for many years to come, to find enough of such masters and mistresses in the country, to supply all the schools that would need them,—unless, at least, the standard of requirements for a certificate be very much lowered.

But, if even the Government should still continue to insist on a school's being under a certificated master or mistress, in order to obtain an annual grant, might not this condition be adequately fulfilled by the adoption of a plan somewhat like that suggested a few years ago by Miss Burdett Coutts, though not exactly her plan? Miss Coutts, indeed, recommended that two or three small schools should be affiliated to some larger one, in the same neighbourhood, under a certificated master; and that the master should occasionally visit the smaller schools and direct the education given in them. But I cannot help thinking that this plan would be very apt to distract the attention of the master too much, and so to interfere with his efficient management of his own proper school. It strikes me that it would be a far better plan to group together a number of small schools (say eight or ten)* in the same neighbour-

* I ought, perhaps, to mention here, that under the existing code of the Committee of Privy Council, only six small schools can be grouped together; but this supposes them all to be affiliated to some larger school.

hood, and to place over them a certificated master, whose sole occupation it should be to organize and inspect them; making it a point, indeed, to give to each of them half a day every week, for the purpose of systematizing the work of the school and examining all the scholars. This, I conceive, might very fairly enable all these schools to satisfy the condition of being under a certificated master, and so would place them, as far as that was concerned, in the position to claim an annual grant.* And I cannot help thinking, too, that, under the superintendence of such an organizing master, and with the *regular and systematic* help of such educated women of the upper and middle classes as are to be found in almost every parish, however small—not to speak of the clergyman of the parish—besides, a school may be carried on—and carried on most efficiently, too—under a very humble and inexpensive mistress; such as would probably make but a very poor show at an examination for a Government certificate. And, moreover, I think I dare venture to predict that a school so managed would, in all probability, pass quite as satisfactory an examination before the Government Inspector, when he should come to visit it, as a good many schools that had been entirely under a certificated master, but without such other help.

* As a partial set-off against the larger income which we suppose the schools in question likely to derive from increased subscriptions and the annual grant, must be reckoned, of course, their share (probably £10 each) of the yearly salary of this organizing master. But this and the rent, put together, would be considerably more than covered by the annual grant and additional subscriptions. Let me illustrate this point by an example. Suppose, then, the case of a cottage-school which pays no rent, and of which the present income is, say £25 a-year from subscriptions, and £10 from children's pence; the number of scholars being 60. Then let us suppose this total income of £35 to be hereafter augmented by new subscriptions of £5 a-year, and a government grant of £30 (this grant might *possibly* be £40); its total income would then be £70. Deduct, however, from this, £10, for contribution to the salary of the organizing master, and £15 (which would be a large sum) for the rent of the new school. This would leave still a balance of £45, or £10 more than the original income of the school.

And here let me say that I do not think we need be afraid of having *small* schools, conducted in the way that I have suggested. There should, of course, be some larger and superior schools in every neighbourhood. There should, perhaps, be at least one such in every good-sized parish. And, in every neighbourhood that consists entirely of small parishes, there should be, in some convenient centre of it, a school of this kind, for the children of artizans and the classes just above them, as well as for the elder and more advanced of the children of the labouring class. But, for small children, from five to ten years of age, belonging to the latter class, especially the girls, it is, I believe, far better, as a general rule, that they should go to small schools. They are not only apt to be better looked after, and more carefully taught, and brought within the range of more wholesome and genial influences, in such schools ; but, as the schools, from being smaller, will, of course be more thickly planted on the ground, the poor children will not have to walk so far to them. And this is really a very important consideration in thinly-populated districts. I think, too, that small children are likely to be taught quite as much in such schools as they are capable of learning,* and therefore that they will derive just as much benefit from going to them, as they can ever do from going to school at all.

And now, in conclusion, let me respectfully commend these thoughts to the serious consideration of all your readers, both lay and clerical, who take an interest in this momentous question. As it seems to me, we have just now arrived at a most solemn crisis in the great work of Church Education in this

* It is, of course, on this principle that Infant Schools are so generally established in the more populous places, and sometimes, too, under the very same roof as the schools intended for the elder and more advanced children.

country. By the good Providence of God, we have had placed within our grasp, for the moment, but only for the moment, a grand opportunity. And, if we let that opportunity pass by unused, we shall most certainly, as I believe, never have another like chance again.

I remain, Sir, your's faithfully,

MORTON SHAW.

Rougham Rectory, Sept. 7th, 1870.

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